

CLAIMS

What is claimed is:

1. An information gathering and distribution system, comprising:
a data terminal capable of receiving data; and
5 a transaction and information clearing house (TIPCH), said TIPCH
configured to gather electronic information from a vendor, said TIPCH connected
selectively to said data terminal;
wherein said electronic information is automatically transferred to said data
terminal when said data terminal is connected to said TIPCH.
- 10 2. A system as recited in claim 1, wherein said data terminal is further
configured to send electronic signals to said TIPCH.
3. A system as recited in claim 2, said system further comprising a
15 financial transaction processing mechanism associated with said TIPCH, said
processing mechanism configured to disperse forms of remuneration to a vendor
associated with a transaction authorized by said TIPCH.
4. A system as recited in claim 3, wherein said financial transaction
20 processing mechanism is a financial institution.
5. A system as recited in claim 1, wherein said data terminal further
comprises a security mechanism, wherein access to said terminal is restricted to a
particular user.
- 25 6. A system as recited in claim 1, wherein said transaction and
information processing clearing house further comprises a security mechanism,
wherein access to said financial and information processing clearing house is
restricted to a particular user.
- 30 7. A system as recited in claim 1, said system further comprising a
secure distribution system for distribution of electronic content to a user from said
TIPCH, said TIPCH configured to receive electronic content from a vendor and to

provide the electronic content to a user through said secure distribution system.

8. The secure distribution system as recited in claim 7, wherein the TIPCH is configured to provide electronic content to a user by transmitting the electronic content to a users transaction device at the request of the user.

9. The transaction and information clearing house as recited in claim 3, further comprising a distribution channel configured to provide delivery of a product of the transaction.

10. The secure distribution channel as recited in claim 9, further comprising a return system configured to enable the user to return the package to the vendor.

11. An electronic commerce system, comprising:
a data terminal capable of sending and receiving data, said terminal configured to indicate that a transaction is to be performed;
a transaction and information clearing house (TIPCH), said TIPCH configured to gather electronic information from a vendor, said TIPCH connected selectively to said data terminal; said information automatically transferred to said data terminal when said data terminal is connected to said TIPCH, said TIPCH configured to interface with a financial processing system; and
a financial processing system configured to transfer funds from a users account to a vendors account when authorized by a data terminal.

12. A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a security mechanism, wherein access to said financial and information processing clearing house is restricted to a particular user.

13. A system as recited in claim 11, wherein said data terminal further comprises a security mechanism, wherein access to said data terminal is restricted to a particular user.

14. A system as recited in claim 11, wherein said transaction and information processing clearing house further comprises a distribution system configured to provide delivery of a product of a transaction to a user.

5 15. The distribution system as recited in claim 14, further comprising a return system configured to enable the user to return the package to the vendor.

16. A method for permitting users to conduct an electronic commerce transaction, the method, comprising:

10 providing a data-transaction device to a user, the device capable of sending and receiving data, the transaction device having a unique identifier corresponding to the user;

providing a transaction and information clearing house (TIPCH), said TIPCH configured to receive electronic content from a vendor and to provide
15 electronic content to said data-transaction device, said TIPCH maintaining an association between the user and the data-transaction device using the unique device identifier, said TIPCH authorizing a transaction based upon the device identifier, said TIPCH automatically providing said electronic content to said data-transaction device; and

20 conducting an electronic commerce transaction with a vendor using the data-transaction device.

17. A method recited in claim 16, wherein a set of personal identification information corresponding to the user is obtained and associated with the data-
25 transaction device is obtained and associated to the transaction device upon a registration of the data-transaction device.

18. A transaction and information processing clearing house (TIPCH) for use in an electronic system, comprising:

30 a secure database identifying accounts corresponding to a particular device identifier;

authorization logic coupled to the secure database configured to authorize access to a user information database;

an information retrieval system wherein consumer account information is retrieved from selected consumer accounts and stored in said user information database; and

- 5 an information disbursal system, wherein retrieved information in said user information database is automatically dispensed to a user.

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